



Expert Money Saving, Safety, and Budgeting Tips for Online Shopping

At Hoopla Doopla, we strive to give our members the best online shopping experience on the web. We provide expert advice for a more rewarding shopping experience.

Shop Smart

Everyone loves a bargain. But is what we see always the best deal? Follow the necessary steps below before you buy to come out a winner!

Beware of “The Great Deal”

Many sites offer what appears to be “The Great Deal”, such as offering a substantial amount of cash back, additional free items with the purchase, and more. Sometimes, without realizing it, this may end up costing. For example, a substantial amount of cash back offered can mean you are paying the difference someplace else. The high cash back number may seem attractive at first, but you are most likely paying it into an increase in the price of the product. With free items being thrown into the deal that you don’t even need, you may also find yourself paying more for the purchase than you need to.

Know Your Product

Regardless of where you buy your product, or how much a coupon code or cash back offering will discount you, always check the prices of what you are buying at different merchants and compare. The 10% off coupon at one store is meaningless if the product is 15% cheaper at another without a coupon.

Used Merchandise

Why pay full price when used is just as good? Media products like books, video games, music CD’s and movie DVD’s can be purchased at deep discounts, and have the same replay value as if purchased new. There are a number of sites out there that sell used goods at great discounts.

Protect Yourself

Online shopping is a great convenience. But like everything else, it has its security risks such as stolen credit card numbers, identity theft and more. Take the necessary precautions below to protect yourself!

Use a Credit Card

Paying with a credit card at the merchant's checkout is the safest way to pay when shopping online. With a credit card, if your number gets stolen, you are usually liable for no more than \$50 for fraud purchases. Using your debit card, although often bridged through Visa and MasterCard, will give a potential hacker access to your checking account. Once funds are removed from your checking account, it can be much of a hassle to replace it.

Single Use Account Numbers

Some banks offer "One Time" account numbers. These numbers become invalid after one use, or after a certain date allowing you not to worry about your credit card number being stolen. These accounts are a great way to leave your credit card and bank accounts totally protected.

Third Party Checkout Services

Using third party checkout services, such as PayPal and Google Checkout is another great way to pay safely online. Using these services will prevent your credit card number and identity from being stolen because they are the middle man in the transaction.

Protect Your Computer

On the local end of the purchase, your computer should always be protected when shopping online. Security software that contains virus and firewall protection can prevent and block programs and other harmful content from entering your computer, putting personal and financial information at risk.

Secure Checkout

Always make your purchase at the merchant's checkout is in a secure environment. To ensure you are within the secure checkout environment, look at the top in your browsers address bar. The page address should start with `https://`, not `http://`. Your browser may also display a graphical indicator somewhere, such as a closed lock, showing that the page is secure. If the lock is shown in an open state, you are in an insecure environment.

Never Purchase Through Email

Never send your credit card number in an email to make the purchase. As mentioned above with Secure Checkout, you must be at a secure page that starts with `https://`, not `http://`.

Shopping On a Budget

Following the advice below will help you get the most out of your dollar.

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Price Matching

There are a number of retailers that will match, or even beat, a competitor’s prices. Compare prices before making your final purchase. You save money by researching ahead of time.

Spread Out Your Purchases

Spreading out your holiday purchases can make it really easy on your budget. Make a few purchases here and there over a period of time, or even throughout the year. See something in August mom would like for Christmas? Buy it then! This will put less financial pressure on you around the holidays because you will have less to spend all at once. Shopping last minute often results in making additional purchases you don’t need because you are feeling rushed and crazed.

Sale Adjustments

Some retailers will offer what is called Sale Adjustments. If you buy an item at regular price and it goes on sale the next week, they will give you a credit or refund for the discounted amount!

Layaway

These purchase plans are designed for people who want to buy merchandise without using credit or paying the full price immediately. You make a deposit, usually a percentage of the purchase price, and pay over time until you have paid for the item in full. This will make it easier on your budget. In exchange, the retailer holds the merchandise for you. For full details on the plan, get the store’s layaway policy.

Last Minute Shopping

Find yourself short on time to shop? Below are some great last minute gift ideas!

Electronic Gift Cards and Gift Certificates

Many retailers offer these, and their convenience is fantastic. Online gift cards and certificates can be sent out via e-mail, allowing you to order them as late as noon on Dec. 24 to guarantee their arrival. Some of the best gifts received are made possible through gift cards and certificates, such as spa treatments, shows and attractions and more. Just make sure that what you purchase doesn't have an expiration date or fees for non-use.

Magazine Subscriptions

Know someone who enjoys traveling? Loves to Cook? Enjoys the great outdoors? Reads up on Sports? Purchase a magazine subscription for someone. The list of interests is endless. For the actual gift presentation, buy a current issue of that magazine, wrap it up, and let the gift receiver know there are 12 more on the way!

Food and Wine Clubs

Know someone who enjoys a glass of wine with dinner? Sign that person of for a wine club. Or perhaps a nice wine basket will do.

Fast Mailing

Priority Mail service offered by the U.S. Postal Service delivers packages in the United States within two to three days for less money than major postal delivery companies. The flat rates for packages weighing up to 70 pounds are about \$4.05 for an envelope and \$8.10 for a box. Head to the post office as soon as possible to ensure your package will arrive by Dec. 23.

Ship Directly to Recipient

A great last minute idea to ensure your gift gets there on time is to have it shipped directly to the gift recipient. Most online retailers can ship items to a different location than your billing address. During the holiday season, especially when traveling, it's good to take advantage of this feature by sending gifts ahead of your arrival time. Some retailers even ship pieces from a single order to multiple locations so you don't have to lug holiday gifts if traveling far distances.

Buy Online, Pick up at Store

Many retailers offer this option. Check with your favorite retailers, skip the crowds, and head straight to the customer service counter where your items will be waiting. Shop at online stores and take advantage of their gift wrapping and shipping options to save time.



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